

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-11979-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Josue D. Rivas-Torres  
1210 43rd Street, Floor #1  
North Bergen, NJ 07047

Social Security No.:  
xxx-xx-7857

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/18/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 18, 2024  
JAN: jf

Jeanne Naughton  
Clerk

In re:  
Josue D. Rivas-Torres  
Debtor

Case No. 22-11979-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Dec 18, 2024

User: admin  
Form ID: 148

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>  |
|-----------------|--|
| db              | + Josue D. Rivas-Torres, 1210 43rd Street, Floor #1, North Bergen, NJ 07047-2714                     |
| 519528833       | + Johnny Gamez, 1210 43rd Street, North Bergen, NJ 07047-2714  |
| 519528837       | LVNV FUNDING/COMENITY BANK/KAY JEWELERS, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218 |

**TOTAL: 3**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>              | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|--|----------------------|--|
| smg             | Email/Text: usanj.njbankr@usdoj.gov            | Dec 18 2024 20:56:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov    | Dec 18 2024 20:56:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr              | + EDI: PRA.COM                                 | Dec 19 2024 01:43:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021   |
| 519528815       | ^ MEBN   | Dec 18 2024 20:51:41 | ACCOUNT RESOLUTION SERVICES, ATTN: BANKRUPTCY, PO BOX 459079, SUNRISE, FL 33345-9079   |
| 519528816       | Email/Text: ebnbankruptcy@ahm.honda.com        | Dec 18 2024 20:56:00 | AMERICAN HONDA FINANCE, ATTN: NATIONAL BANKRUPTCY CENTER, PO BOX 166469, IRVING, TX 75016  |
| 519534035       | Email/Text: ebnbankruptcy@ahm.honda.com        | Dec 18 2024 20:56:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088                               |
| 519528817       | + Email/Text: Atlanticus@ebn.phinsolutions.com | Dec 18 2024 20:55:00 | ASPIRE/EMERGE, ATTN: BANKRUPTCY, PO BOX 105555, ATLANTA, GA 30348-5555   |
| 519528819       | EDI: BANKAMER                                  | Dec 19 2024 01:43:00 | BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998  |
| 519528818       | + EDI: BANKAMER                                | Dec 19 2024 01:43:00 | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413  |
| 519542089       | EDI: BANKAMER                                  | Dec 19 2024 01:43:00 | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033  |
| 519528820       | + EDI: CAPITALONE.COM                          | Dec 19 2024 01:43:00 | CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285   |
| 519528822       | EDI: WFNNB.COM                                 | Dec 19 2024 01:43:00 | COMENITY BANK/ABARCRORMBIE, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218  |

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|           |  |                      |  |
|-----------|--|----------------------|--|
| 519528823 | + EDI: WFNNB.COM   | Dec 19 2024 01:43:00 | COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  |
| 519528824 | EDI: WFNNB.COM   | Dec 19 2024 01:43:00 | COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125 COLUMBUS, COLUMBUS, OH 43218   |
| 519528825 | EDI: WFNNB.COM   | Dec 19 2024 01:43:00 | COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125 COLUMBUS, COLUMBUS, OH 43218  |
| 519528826 | + EDI: WFNNB.COM   | Dec 19 2024 01:43:00 | COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  |
| 519528827 | + EDI: WFNNB.COM   | Dec 19 2024 01:43:00 | COMENITY/MPRC, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  |
| 519528828 | + EDI: WFNNB.COM   | Dec 19 2024 01:43:00 | COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  |
| 519528830 | + EDI: DISCOVER  | Dec 19 2024 01:43:00 | DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025   |
| 519528829 | EDI: CITICORP  | Dec 19 2024 01:43:00 | DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040  |
| 519533329 | EDI: DISCOVER  | Dec 19 2024 01:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 519528832 | + Email/Text: bankruptcydepartment@tsico.com               | Dec 18 2024 20:57:00 | EOS CCA, ATTN: BANKRUPTCY, 700 LONGWATER DR, NORWELL, MA 02061-1624  |
| 519528834 | EDI: IRS.COM   | Dec 19 2024 01:43:00 | Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081  |
| 519528821 | EDI: JPMORGANCHASE   | Dec 19 2024 01:43:00 | CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850  |
| 519548732 | + Email/Text: RASEBN@raslg.com                             | Dec 18 2024 20:55:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 519528835 | ^ MEBN   | Dec 18 2024 20:52:09 | LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398  |
| 519534844 | Email/PDF: resurgentbknotifications@resurgent.com          | Dec 18 2024 21:08:23 | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 519528839 | + EDI: AISMIDFIRST   | Dec 19 2024 01:43:00 | MIDLAND MORTGAGE CO, ATTN: CUSTOMER SERVICE/BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648   |
| 519528840 | + Email/Text: bankruptcynotification@montereyfinancial.com | Dec 18 2024 20:55:00 | MONTEREY FINANCIAL SVC, ATTN: BANKRUPTCY, 4095 AVENIDA DE LA PLATA, OCEANSIDE, CA 92056-5802   |
| 519572883 | + EDI: AISMIDFIRST   | Dec 19 2024 01:43:00 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051   |
| 519528838 | + Email/Text: bankruptcypdt@mcmcg.com                      | Dec 18 2024 20:56:00 | Midland Credit Management, PO Box 939019, San Diego, CA 92193-9019   |
| 519541599 | + Email/Text: bankruptcypdt@mcmcg.com                      | Dec 18 2024 20:56:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  |
| 519528841 | EDI: PRA.COM   | Dec 19 2024 01:43:00 | PORTFOLIO RECOVERY, ATTN:  |

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| 519566955 | EDI: PRA.COM  | Dec 19 2024 01:43:00 | BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502   |
| 519566870 | EDI: PRA.COM  | Dec 19 2024 01:43:00 | Portfolio Recovery Associates, LLC, c/o PC RICHARD, POB 41067, Norfolk, VA 23541                          |
| 519566874 | EDI: PRA.COM  | Dec 19 2024 01:43:00 | Portfolio Recovery Associates, LLC, c/o SAMS CLUB, POB 41067, Norfolk, VA 23541                           |
| 519528844 | Email/Text: signed.order@pfwattorneys.com           | Dec 18 2024 20:55:00 | Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054  |
| 519528847 | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 18 2024 21:19:51 | RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497                        |
| 519528848 | + Email/Text: bankruptcy@signetjewelers.com         | Dec 18 2024 20:56:00 | STERLING JEWELERS, INC., ATTN: BANKRUPTCY, PO BOX 1799, AKRON, OH 44309-1799                              |
| 519528849 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCB/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060  |
| 519528850 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                              |
| 519528851 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCHRONY BANK/BANANA REPUBLIC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060              |
| 519528852 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064                  |
| 519528854 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                               |
| 519528855 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCHRONY BANK/PC RICHARD, ATTN: BANKRUPTCY, PO BOX 965061, ORLANDO, FL 32896-5061                        |
| 519528856 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                         |
| 519528858 | + EDI: SYNC   | Dec 19 2024 01:43:00 | SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060             |
| 519528902 | ^ MEBN  | Dec 18 2024 20:53:04 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021              |
| 519528860 | + EDI: Q3GTBI                                       | Dec 19 2024 01:43:00 | THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757                      |
| 519528859 | + Email/Text: ClericalSupport@tenagliahunt.com      | Dec 18 2024 20:56:00 | Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016                         |
| 519528864 | + EDI: WFFC2  | Dec 19 2024 01:43:00 | WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001             |
| 519528865 | + EDI: WFFC2  | Dec 19 2024 01:43:00 | WELLS FARGO-PL&L, MAX F8234F-02F, PO BOX 10438, DES MOINES, IA 50306-0438                                 |
| 519555562 | EDI: WFFC2  | Dec 19 2024 01:43:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

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## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 519528831 | *+            | DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025   |
| 519528836 | *+            | LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398  |
| 519528842 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502 |
| 519528843 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502 |
| 519528845 | *P++          | PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054                 |
| 519528846 | *P++          | PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054                 |
| 519528853 | *+            | SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064   |
| 519528857 | *+            | SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060  |
| 519528861 | *+            | THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757   |
| 519528862 | *+            | THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757   |
| 519528863 | *+            | THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757   |

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:**

| Name                | Email Address  |
|---------------------|--|
| Denise E. Carlon    | on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com                              |
| Marie-Ann Greenberg | magecf@magtrustee.com  |
| Russell L. Low      | on behalf of Debtor Josue D. Rivas-Torres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 4